As a self-employed small business owner (who created well-paying jobs) for 36 years, I was left with no other options but self-directed IRS's for my retirement.

A fat, early-retirement government pension was not available to me. Since I was smart enough to run a successful business, and smart enough to invest wisely for retirement, I am extremely irritated that government employees, who have been apparently educated beyond their intelligence are now telling me that I need to be wet-nursed. Get off my back. If I had run my business the way the US Govt. attempts to run the country, I would have been living on food stamps in less than 6 months. ..